

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Wayne Robert Stamp
Stacy McGarr Stamp
Debtors

Case No. 19-17452-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
Form ID: 318J01Page 1 of 1
Total Noticed: 16

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db/jdb +Wayne Robert Stamp, Stacy McGarr Stamp, 202 Paper Mill Circle,
Lincoln University, PA 19352-9436
14438502 +Bank of America Business Card, PO Box 15796, Wilmington DE 19886-5796
14438504 +Barclays Business Card Services, PO Box 84030, Columbus GA 31908-4030
14438500 +Bayard Kara Swasey, 600 N King St Suite 400, PO Box 25130, Wilmington DE 19899-5130
14512616 +Legacy Mortgage Asset Trust 2019-SL3, C/O KML Law Group, 701 Market Street Suite 5000,
Philadelphia, PA 19106-1541
14438499 +Pankowski Guerke Swayze, 116 W Water St, PO Box 598, Dover DE 19903-0598
14438501 +Rachel Brandenburg, People's Place Inc, 5360 Summit Bridge Rd No. 6,
Middletown DE 19709-4806
14438498 +Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Highlands Ranch CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 29 2020 04:36:58 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2020 04:36:46
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 29 2020 04:36:54 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14438495 EDI: BANKAMER.COM Jul 29 2020 08:33:00 Bank of America, PO Box 15019,
Wilmington DE 19886
14438505 +EDI: CAPITALONE.COM Jul 29 2020 08:33:00 Capital One Business Cards, PO Box 71083,
Charlotte NC 28272-1083
14438497 +EDI: CITICORP.COM Jul 29 2020 08:33:00 Citi, PO Box 70166, Philadelphia PA 19176-0166
14438503 +EDI: CITICORP.COM Jul 29 2020 08:33:00 Citi Business Cards, PO Box 9001037,
Louisville KY 40290-1037
14438496 +EDI: RMSC.COM Jul 29 2020 08:33:00 Lowes, PO Box 530914, Atlanta GA 30353-0914
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
EVAN THOMAS MILLER on behalf of Plaintiff Jennifer R. Morrell emiller@bayardlaw.com,
lmorton@bayardlaw.com
JEFFREY P. BRYMAN on behalf of Defendant Wayne R. Stamp jpb@bfmllaw.com
JEFFREY P. BRYMAN on behalf of Joint Debtor Stacy McGarr Stamp jpb@bfmllaw.com
JEFFREY P. BRYMAN on behalf of Debtor Wayne Robert Stamp jpb@bfmllaw.com
MAGGIE S SOBOLESKI on behalf of Plaintiff Jennifer R. Morrell msoboles@yahoo.com,
3532@notices.nextchapterbk.com
REBECCA ANN SOLARZ on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL3
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Wayne Robert Stamp First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-7364
Debtor 2	Stacy McGarr Stamp (Spouse, if filing) First Name Middle Name Last Name	EIN 81-1179348 Social Security number or ITIN xxx-xx-1423 EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-17452-elf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wayne Robert Stamp
aka Wayne R. Stamp, dba Stamp Enterprises,
Inc.

7/28/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.